

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephen J. Colley  
Annamarie G. Colley  
Debtors

Case No. 18-03318-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 51

Date Rcvd: Jun 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2020.

db/jdb aty aty aty cr md 5094980 5094979 5094981 5094984 5094985 5094986 5144649 5113714 5094987 5328447 5119741 5094988 5094989 5163763 5094990 5094991 5094992 5094998 5111690 5094999 5112215 5094993 5094995 5094996 5094997 5101989 5095000 5115496 5152765 5095004 5095006

Stephen J. Colley, Annamarie G. Colley, 119 Shore Drive, Tunkhannock, PA 18657-7940  
+Peoples Security Bank & Trust Co. c/o James T. Sho, 600 Third Avenue, Kingston, PA 18704-5815  
+Robert Joseph Davidow, Phelan, Hallinan, Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
+Stephen Bresset, Bresset & Santora, LLC, 606 Church St., Honesdale, PA 18431-1881  
+PS Bank, f/k/a Peoples State Bank of Wyalusing, 76 Church Street, P.O. Box 217, Wyalusing, PA 18853-0217  
+Stephen Bresset, 606 CHURCH ST, HONESDALE, PA 18431-1881  
Colley Annamarie G, 119 Shore Dr, Tunkhannock, PA 18657-7940  
Colley Stephen J, 119 Shore Dr, Tunkhannock, PA 18657-7940  
Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588  
Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
+First Citizens Community Bank, 15 S Main St, Mansfield, PA 16933-1590  
Home Depot Credit Services, PO Box 790345, Saint Louis, MO 63179-0345  
+Jonathan P. Foster, 303 South Keystone Avenue, Sayre, PA 18840-1525  
+Jonathan P. Foster, 303 South Keystone Avenue, Sayre, PA 18840-1525  
M.T.M.A., PO Box 509, Bloomsburg, PA 17815-0509  
Mehoopany Township Municipal Authority, P.O. Box 509, Bloomsburg, PA 17815-0509  
+Mehoopany Township Municipality Authority, c/o Steven Comstock, PO Box 61, Mehoopany, PA 18629-0061  
Mehoopany Township Sewer, PO Box 133, Mehoopany, PA 18629-0133  
Meshoppehn Borough Muni. Sewer, PO Box 237, Meshoppen, PA 18630-0237  
+Meshoppen Borough, Jonathan P. Foster Sr., Esquire, 303 South Keystone Ave., Sayre, PA 18840-1525  
Meshoppen Borough Muni. Sewer, PO Box 237, Meshoppen, PA 18630-0237  
Meshoppen Borough Water, PO Box 225, Meshoppen, PA 18630-0225  
Ocwen Loan Servicing, LLC, PO Box 24738, West Palm Beach, FL 33416-4738  
PS Bank, 76 Church St, Wyalusing, PA 18853-6505  
+PS Bank, f/d/b/a Peoples State Bank of Wyalusing, 76 Church Street, P.O. Box 217, Wyalusing, PA 18853-0217  
PSBank, 76 Church St, Wyalusing, PA 18853-6505  
+Penelec, FirstEnergy/ Penelec, 101 Crawford's Corner Rd, Bldg 1 Suite 1-511, Holmdel, NJ 07733-1976  
Penelec, PO Box 16001, Reading, PA 19612-6001  
Pentagone Federal Credit Union, 4800 Mark Center Dr, Alexandria, VA 22350-0002  
People's Security Bank & Trust, 82 Franklin Ave, Hallstead, PA 18822-9780  
Peoples Security Bank & Trust, 82 Franklin Ave, Hallstead, PA 18822-9780  
Peoples Security Bank & Trust Co., successor to Pe, 600 Third Avenue, Kingston, PA 18704  
Rushmore Loan Mgmt Servs, 15480 Laguna Canyon Rd Ste 100, Irvine, CA 92618-2132  
THE BANK OF NEW YORK MELLON, et.al., OCWEN LOAN SERVICING, LLC, Attention: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605  
U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
Wells Fargo Mortgage, Customer Service, PO Box 3356, Portland, OR 97208-3356  
Wyoming County Tax Claim Bureau, 1 Court House Sq, Tunkhannock, PA 18657-1228

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5094982 EDI: CITICORP.COM Jun 08 2020 23:13:00 Citi Cards, PO Box 6286, Sioux Falls, SD 57117-6286  
5120270 +EDI: CITICORP.COM Jun 08 2020 23:13:00 Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
5094983 EDI: DISCOVER.COM Jun 08 2020 23:13:00 Discover, PO Box 30421, Salt Lake City, UT 84130-0421  
5096671 EDI: DISCOVER.COM Jun 08 2020 23:13:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
5094994 +E-mail/Text: bkrgeneric@penfed.org Jun 08 2020 19:12:20 Pentagon Fed CU, PO Box 1432, Alexandria, VA 22313-1432  
5243651 +E-mail/Text: bknotices@sns.com Jun 08 2020 19:12:47 U.S. Bank Trust National Association, as, Trustee of the Chalet Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305  
5243652 +E-mail/Text: bknotices@sns.com Jun 08 2020 19:12:47 U.S. Bank Trust National Association, as, Trustee of the Chalet Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, as 95501-0305  
5095001 EDI: WFFC.COM Jun 08 2020 23:13:00 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335  
5095002 EDI: WFFC.COM Jun 08 2020 23:13:00 Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347  
5095003 EDI: WFFC.COM Jun 08 2020 23:13:00 Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306-0335  
5115128 EDI: WFFC.COM Jun 08 2020 23:13:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5110469 EDI: WFFC.COM Jun 08 2020 23:13:00 Wells Fargo Bank, N.A.,  
Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
5099378 EDI: WFFC.COM Jun 08 2020 23:13:00 Wells Fargo Bank, N.A.,  
1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700  
5095005 EDI: WFFC.COM Jun 08 2020 23:13:00 Wells Fargo Mortgage, Customer Service, PO Box 10335,  
Des Moines, IA 50306-0335  
TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Chalet Series IV Trust  
cr U.S. Bank Trust National Association, as Trustee o

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2020 at the address(es) listed below:

Arthur David Agnellino on behalf of Creditor Meshoppen Borough Municipal Water  
attorneys@theaalawfirm.com  
Arthur David Agnellino on behalf of Creditor Meshoppen Borough Municipal Sewer  
attorneys@theaalawfirm.com  
David M. Gregory on behalf of Creditor PS Bank, f/k/a Peoples State Bank of Wyalusing  
dmglaw@ptd.net, nicklaw@ptd.net  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage  
Company bkgroup@kmlawgroup.com  
James T. Shoemaker on behalf of Attorney Peoples Security Bank & Trust Co. c/o James T.  
Shoemaker, Esquire jshoemaker@hkqpc.com  
Jill Manuel-Coughlin on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@powerskirn.com  
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net  
Jonathan P. Foster on behalf of Creditor Meshoppen Borough Municipal Sewer  
jonathan.sr@fosterslawfirm.com  
Jonathan P. Foster on behalf of Creditor Meshoppen Borough Municipal Water  
jonathan.sr@fosterslawfirm.com  
Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com  
Lisa M. Doran on behalf of Debtor 2 Annamarie G. Colley ldoran@dorananddoran.com,  
ldtripmail@yahoo.com  
Lisa M. Doran on behalf of Debtor 1 Stephen J. Colley ldoran@dorananddoran.com,  
ldtripmail@yahoo.com  
Mario John Hanyon on behalf of Creditor WELLS FARGO BANK, N.A. pamb@fedphe.com  
Mario John Hanyon on behalf of Creditor The Bank Of New York Mellon et al pamb@fedphe.com  
Stephen G. Bresset on behalf of Mediator Stephen Bresset sbresset@bressetsantora.com,  
nicole@bressetsantora.com;loisr@bressetsantora.com;sami@bressetsantora.com  
Thomas Song on behalf of Creditor The Bank Of New York Mellon et al pamb@fedphe.com  
Thomas Song on behalf of Creditor WELLS FARGO BANK, N.A. pamb@fedphe.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 18

**Information to identify the case:**

Debtor 1

Stephen J. Colley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2996

EIN --\_-----

Debtor 2

Annamarie G. Colley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5929

EIN --\_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

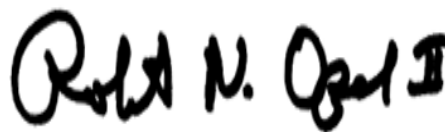
Case number: 5:18-bk-03318-RNO

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen J. Colley  
aka Stephen John Colley, dba Colley Studio of  
Fine Arts

Annamarie G. Colley  
aka Amy G Colley, dba Colley Studio of Fine Arts

**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: RyanEshelman, Deputy Clerk

6/8/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

Official Form 318

**Order of Discharge**

page 1

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**